### Case 16-33927 Doc 1 Filed 10/24/16 Entered 10/24/16 20:11:25 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Jimme	
	pictu	r government-issued ure identification (for mple, your driver's	First name	First name
	license or passport).	nse or passport).	Middle name	Middle name
	Bring your picture		Gallegos	
	mee	tification to your eting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number N)	xxx-xx-5672	

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Case number (if known)

Debtor 1 Jimme Gallegos

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs **EINs** If Debtor 2 lives at a different address: Where you live 6157 W. Montrose Ave., Apt. 3S Chicago, IL 60634 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Jimme Gallegos

Case number (if known)

ar								
<b>'</b> .	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Ch	apter 7					
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		☐ Ch	apter 13					
3.	How you will pay the fee	-	about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee yo	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
					n, sign and attach the Application for Individuals to Pay			
			•	<i>Filing Fee in Installments</i> (Official Form 103A).  In the set that my fee be waived (You may request this option only if you are filing for Chapter 7. E				
		! ;	but is not req applies to yo	uired to, waive y ur family size ar	your fee, and may do so only if yound you are unable to pay the fee in	ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out ial Form 103B) and file it with your petition.		
).	Have you filed for bankruptcy within the last 8 years?	■ No.						
	iast o years?	☐ Yes	s. District		When	Case number		
			District		When	Case number		
			District		When	Case number		
0.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
1.	Do you rent your	■ No.	Go to I	ine 12.				
	residence?	☐ Yes	s. Has yo	our landlord obta	ained an eviction judgment against	t you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out In		Judgment Against You (Form 101A) and file it with this		

Page 4 of 54 Document Case number (if known) Debtor 1 Jimme Gallegos Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Jimme Gallegos

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 54 Case number (if known) Debtor 1 Jimme Gallegos Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50.000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jimme Gallegos Signature of Debtor 2 Jimme Gallegos Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on October 24, 2016

MM / DD / YYYY

Debtor 1 Jimme Gallegos Document Page 7 of 54 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Christin	ne Thurston	Date	October 24, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Christine <sup>-</sup>	Thurston		
Printed name			
Thurston I	₋aw Firm		
Firm name			
79 W. Mon	roe		
Suite 915			
Chicago, I	L 60603		
Number, Street,	City, State & ZIP Code		
Contact phone	312-818-8008	Email address	cthurston@thurstonlawfirm.com
6297774			
Par number 9 C	into		

		1700.11111	.III F AUC. O UI .J4	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jimme Gallegos			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				_ 0
(if known)				Check if this is an amended filing

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	100.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	39,885.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	39,985.00
Pa	tt 2: Summarize Your Liabilities		
			i <b>abilities</b> It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	63,633.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	37,429.00
	Your total liabilities	\$	101,062.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,845.86
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,845.00
Pa	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
	■ Yes		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	1
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	15

4,063.24

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim	
Troill I alt 4 on Schedule L/I, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in this	information to identify you	ur case and th					
Debtor 1	Jimme Gallego		N				
Debtor 2	First Name	Middle	e Name	Last Name			
(Spouse, if filin	ng) First Name	Middle	e Name	Last Name			
United Stat	tes Bankruptcy Court for the	: NORTHER	N DISTRICT OF ILLIN	NOIS			
Case numb	per			-			Check if this is an amended filing
Sched	est. Be as complete and accu If more space is needed, attac	ribe items. List urate as possib	le. If two married people	n asset fits in more than one o e are filing together, both are e e top of any additional pages,	qually responsible	for supply	ying correct
Part 1: Des	scribe Each Residence, Build	ing, Land, or Ot	her Real Estate You Ow	n or Have an Interest In			
1.1	Vhere is the property?		What is the property	? Check all that apply			
	eshare in Wisconsin address, if available, or other descripti	on	☐ Single-family h ☐ Duplex or mult ☐ Condominium		the amount of any	secured cla	or exemptions. Put aims on <i>Schedule D:</i> Secured by Property.
			<ul><li>☐ Manufactured</li><li>☐ Land</li></ul>	or mobile home	Current value of t entire property?	p	urrent value of the ortion you own?
City	State	ZIP Code	☐ Investment pro☐ Timeshare	pperty	\$100	0.00	\$100.00
County			Other	in the property? Check one		le, tenanc	ownership interest y by the entireties, or
<b>y</b>			☐ At least one of	the debtors and another bu wish to add about this item	Check if this (see instructions such as local		nity property
				rom Part 1, including any e			\$100.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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Case number (if known) Document Debtor 1 Jimme Gallegos 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put **Toyota** Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Rav4 Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2014 Year: Debtor 2 only Current value of the Current value of the 30k miles Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$19,400.00 \$19,400.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Nissan Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: Sentra S Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 2016 Year: Debtor 2 only Current value of the Current value of the 10000 Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$18,000.00 \$18,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$37,400.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Π Nο Yes. Describe..... \$500.00 Various Furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No

Yes. Describe.....

Various Electronics

#### 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

☐ Yes. Describe.....

\$750.00

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<ul> <li>9. Equipment for sports and hobbies         Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments         ■ No         □ Yes. Describe     </li> </ul>	and kayaks; carpentry tools;
<ul> <li>10. Firearms</li></ul>	
<ul> <li>11. Clothes</li></ul>	
Clothing	\$500.00
<ul> <li>12. Jewelry</li></ul>	
for Part 3. Write that number here	\$1,750.00
Part 4: Describe Your Financial Assets  Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<ul> <li>16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition. □ No ■ Yes</li></ul>	ion
Cash	\$5.00
<ul> <li>17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage institutions. If you have multiple accounts with the same institution, list each. □ No ■ Yes</li></ul>	houses, and other similar
17.1. Checking Chase	\$10.00
17.2. Savings Chase	\$20.00

Debtor 1

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Debtor 1 Jimme Gallegos

		17.3.	Checking	Citibank	\$200.00
18.	Bonds, mutual funds, or Examples: Bond funds, inv			kerage firms, money market accounts	
	■ No □ Yes		Institution or issuer na	ame:	
19.	Non-publicly traded stoc	k and	interests in incorpor	rated and unincorporated businesses, i	including an interest in an LLC, partnership, and
	■ No □ Yes. Give specific inform		about themne of entity:		6 of ownership:
20.	Negotiable instruments ind	clude p	ersonal checks, cash	iable and non-negotiable instruments iiers' checks, promissory notes, and mone isfer to someone by signing or delivering to	
	☐ Yes. Give specific inform		about them uer name:		
21.	Retirement or pension ac Examples: Interests in IRA  No			3(b), thrift savings accounts, or other pens	sion or profit-sharing plans
	☐ Yes. List each account s		ely. of account:	Institution name:	
22.		leposit	s you have made so t	that you may continue service or use from ublic utilities (electric, gas, water), telecom	
	■ Yes			Institution name or individual:	
				Security deposit W. Atiff	\$500.00
23.	Annuities (A contract for a	perio	dic payment of money	v to you, either for life or for a number of ye	ears)
	■ No □ Yes Issue	er nam	e and description.		
24.	26 U.S.C. §§ 530(b)(1), 529			alified ABLE program, or under a qualif	ied state tuition program.
	■ No □ Yes Instit	ution n	name and description.	Separately file the records of any interest	.s.11 U.S.C. § 521(c):
25.	Trusts, equitable or futur ■ No □ Yes. Give specific inform			ner than anything listed in line 1), and r	ights or powers exercisable for your benefit
26	Patents, copyrights, trade Examples: Internet domain	emark	s, trade secrets, and	d other intellectual property is from royalties and licensing agreements	
	■ No □ Yes. Give specific inform	nation	about them		
27.	Licenses, franchises, and Examples: Building permit  ■ No			s erative association holdings, liquor license	s, professional licenses
	Yes. Give specific inform	nation	about them		
M	oney or property owed to y	ou?			Current value of the portion you own? Do not deduct secured

Schedule A/B: Property Official Form 106A/B page 4

claims or exemptions.

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Case number (if known) Document Debtor 1 Jimme Gallegos 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No  $\hfill \square$  Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$735.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Describe All Property You Own or Have an Interest in That You Did Not List Above

Part 7:

page 5

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53.	Do you have other property of any kind you did not already Examples: Season tickets, country club membership	list?			
ı	■ No				
	Yes. Give specific information				
54.	Add the dollar value of all of your entries from Part 7. Writ	e that i	number here		\$0.00
Par	List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$100.00
56.	Part 2: Total vehicles, line 5		\$37,400.00		
57.	Part 3: Total personal and household items, line 15		\$1,750.00		
58.	Part 4: Total financial assets, line 36		\$735.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61	_	\$39,885.00	Copy personal property total	\$39,885.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$39,985.00

Official Form 106A/B Schedule A/B: Property page 6

		IAMAIIII.	111 1 11111. 117 1/1 .	<i>1</i> 7
Fill in this inform	mation to identify your	case:		
Debtor 1	Jimme Gallegos			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Various Furniture Line from Schedule A/B: 6.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale PAB. G.1			100% of fair market value, up to any applicable statutory limit	
Various Electronics Line from Schedule A/B: 7.1	\$750.00		\$750.00	735 ILCS 5/12-1001(b)
Line IIIII Schedule PAB. 1.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Line Iron Schedule AVD. 1111			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$5.00		\$5.00	735 ILCS 5/12-1001(b)
Ellie II olii osii osii osii olii i			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Line from Schedule A/B: 17.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
LINE HOLL SCHEUUIE PAD. 11.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

emmis eamoges					
	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
_	\$20.00		\$20.00	735 ILCS 5/12-1001(b)	
HOIT Scriedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit		
	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Holl Galedale Alb. 1110			100% of fair market value, up to any applicable statutory limit		
	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
HOIN Scriedule A/B. <b>22. I</b>			100% of fair market value, up to any applicable statutory limit		
pject to adjustment on 4/01/19 and every			led on or after the date of adjustmer	nt.)	
	rad by the avamention wi	thin 1	215 days before you filed this case	2	
Yes. Did you acquire the property cover No	rea by the exemption wi		,213 days before you filed this case	ı	
	f description of the property and line on edule A/B that lists this property  vings: Chase from Schedule A/B: 17.2  ecking: Citibank from Schedule A/B: 17.3  curity deposit W. Atiff from Schedule A/B: 22.1  you claiming a homestead exemption	f description of the property and line on edule A/B that lists this property  Current value of the portion you own Copy the value from Schedule A/B  Vings: Chase \$20.00  From Schedule A/B: 17.2  Ecking: Citibank \$200.00  From Schedule A/B: 17.3  Curity deposit W. Atiff \$500.00  From Schedule A/B: 22.1  Syou claiming a homestead exemption of more than \$160,37 oject to adjustment on 4/01/19 and every 3 years after that for care	f description of the property and line on edule A/B that lists this property  Current value of the portion you own  Copy the value from Schedule A/B  Vings: Chase from Schedule A/B: 17.2  Cecking: Citibank from Schedule A/B: 17.3  Curity deposit W. Atiff form Schedule A/B: 22.1  Square Schedule A/B: 22.1  Curity deposit W. Atiff form Schedule A/B: 22.1	f description of the property and line on edule A/B that lists this property  Copy the value from Schedule A/B  From Schedule A/B: 17.2  Secking: Citibank of from Schedule A/B: 17.3  Current value of the property on own  Copy the value from Schedule A/B  \$20.00  \[ \begin{array}{cccccccccccccccccccccccccccccccccccc	

		Document	Page 1	8 of 54		
Fill in this informa	tion to identify you	ır case:				
Debtor 1	Jimme Gallegos	3				
	First Name	Middle Name	Last Name		-	
Debtor 2					_	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS			
					-	
Case number						
(if known)					_	if this is an
					amend	led filing
Official Form	106D					
		. Mha Haya Claima C	`	d by Droport		10/1=
Schedule L	): Creditors	Who Have Claims S	<u>secure</u>	a by Propert	. <b>y</b>	12/15
Be as complete and a	ccurate as possible.	If two married people are filing togethe	r, both are e	qually responsible for s	upplying correct informa	tion. If more space
s needed, copy the A number (if known).	dditional Page, fill it o	out, number the entries, and attach it to	this form.	On the top of any addition	onal pages, write your na	me and case
• •	ava alaima aaavuad by					
_	ave claims secured by					
		his form to the court with your other s	schedules.	You have nothing else	to report on this form.	
Yes. Fill in a	II of the information	below.				
Part 1: List All S	Secured Claims					
2. List all secured cla	aims. If a creditor has r	more than one secured claim, list the cred	litor separate	Column A	Column B	Column C
for each claim. If more	e than one creditor has	a particular claim, list the other creditors	s in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list	the claims in alphabeti	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Nissan Mot	or Acceptanc	Describe the property that secures th	ne claim:	\$24,565.00	\$18,000.00	\$6,565.00
Creditor's Name		2016 Nissan Sentra S 10000 i	miles			
		As of the date you file, the claim is: O	heck all that			
Po Box 660		apply.	TIOOK all triat			
Dallas, TX 7		Contingent				
Number, Street, C	ity, State & Zip Code	Unliquidated				
Who owes the debt	2 Charle and	☐ Disputed  Nature of lien. Check all that apply.				
_	.: Check one.	_		a aura d		
■ Debtor 1 only		☐ An agreement you made (such as m car loan)	lortgage or se	ecurea		
Debtor 2 only	0 b		h ! -   ! \			
☐ Debtor 1 and Debt☐ At least one of the		☐ Statutory lien (such as tax lien, mech ☐ Judgment lien from a lawsuit	nanic's lien)			
Check if this clair		Other (including a right to offset)				
community debt		— Other (including a right to onset)				
	Opened 5/01/16					
	Last Active					
Date debt was incurr		Last 4 digits of account number	er 0001			
	-			-		
2.2 Toyota Mot	or Credit	Describe the property that secures th	ne claim:	\$30,294.00	\$19,400.00	\$10,894.00
Creditor's Name		2014 Toyota Rav4 30k miles	miles			
		As of the date you file, the claim is: O	Shook all that			
	d St Ste 420	apply.	neck all that			
Oak Brook,	IL 60523	Contingent				
Number, Street, C	ity, State & Zip Code	Unliquidated				
Who ower the dele	2 Ob la	Disputed				
Who owes the debt	r Uneck one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as m car loan)	ortgage or se	ecured		
☐ Debtor 2 only ☐ Debtor 1 and Debt	or 2 only	☐ Statutory lien (such as tax lien, mech	haniola lian			
At least one of the		☐ Judgment lien from a lawsuit	iai iiu s iieii)			
<ul> <li>Acreasi one or the</li> </ul>	achinia alla anomer	— odaginom non nom a lawout				

At least one of the debtors and another

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Debtor 1 Jimme Ga	illegos		Case	e number (if know)		
First Name	Middle N	lame Last Name				
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)				
Date debt was incurred	Opened 5/01/15 Last Active 9/27/16	Last 4 digits of account number	0001			
2.3 Wyndham Vac	a	Describe the property that secures the	claim:	\$8,774.00	\$100.00	\$8,674.00
Creditor's Name		Timeshare in Wisconsin		12, 22		
10750 W Charl Las Vegas, NV	/ 89135	As of the date you file, the claim is: Checapply.  Contingent Unliquidated	ck all that			
Who owes the debt?	·	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	mook one.	An agreement you made (such as mort car loan)	tgage or secured			
☐ Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mechan	nic's lien)			
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt		Other (including a right to offset)				
Date debt was incurred	Opened 9/07/15 Last Active 8/29/16	Last 4 digits of account number	9556			
		_	-			
Add the dollar value of	f your entries in C	Column A on this page. Write that number	here:	\$63,633.00		
If this is the last page Write that number here		the dollar value totals from all pages.		\$63,633.00		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Ou	.50 10 00027   1	- Σ 00 Σ Γ III	ocument	Page 2	0 of 54	20 000	o man
Fill in	n this inform	nation to identify your						
Debte	or 1	Jimme Gallegos						
		First Name	Middle Nar	ne	Last Name			
Debte (Spous	or 2 se if, filing)	First Name	Middle Nar	ne	Last Name			
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN	DISTRICT OF ILLI	NOIS			
_		, ,						
Case (if know	e number wn)							neck if this is an nended filing
Offic	cial Form	n 106E/F						
		/F: Creditors W	/ho Have I	Jnsecured (	Claims			12/15
Sched Sched eft. At	lule G: Execut lule D: Credito ttach the Con and case nun	tory Contracts and Unexp ors Who Have Claims Sec	ired Leases (Offi ured by Property je. If you have no	icial Form 106G). Do r. If more space is no p information to repo	not include eeded, copy	contracts on Schedule A/B: Prany creditors with partially sethe Part you need, fill it out, n do not file that Part. On the to	ecured claims to umber the entr	hat are listed in ries in the boxes on the
		ors have priority unsecure						
_	No. Go to P							
	Yes.	uit 2.						
Part		I of Your NONPRIORIT	Y Unsecured (	Claims				
4. L u th	Yes. ist all of your	n, list the creditor separately	aims in the alpha y for each claim. F	abetical order of the	creditor who	b holds each claim. If a credito ype of claim it is. Do not list clai three nonpriority unsecured cla	ims already inclu	uded in Part 1. If more
·	u.,							Total claim
4.1	Bby/cbr	na	ı	ast 4 digits of accor	unt number	2148		\$861.00
	Ро Вох	Creditor's Name 6497 alls, SD 57117	`	When was the debt i	ncurred?	Opened 11/01/13 Las 9/09/16	st Active	
		treet City State Zlp Code		As of the date you fil	le, the claim	s: Check all that apply		
	Debtor	1 only	[	☐ Contingent				
	☐ Debtor	2 only	I	☐ Unliquidated				
	☐ Debtor	1 and Debtor 2 only	I	☐ Disputed				
	☐ At least	t one of the debtors and and	other	ype of NONPRIORIT	TY unsecure	d claim:		
		if this claim is for a comm	ilullity	Student loans				
	debt Is the clai	m subject to offset?		Obligations arising eport as priority claim		ration agreement or divorce tha	at you did not	
	■ No	-				g plans, and other similar debts	3	
	☐ Yes		ı	Other. Specify C	harge Acc	count		

Document Page 21 of 54 Case number (if know) Debtor 1 Jimme Gallegos 4.2 Capital One Bank Usa N \$1,932.00 Last 4 digits of account number 8237 Nonpriority Creditor's Name Opened 11/01/10 Last Active Po Box 30281 When was the debt incurred? 9/14/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 Capital One Bank Usa N 9277 Last 4 digits of account number \$1,197.00 Nonpriority Creditor's Name Opened 4/01/10 Last Active Po Box 30281 When was the debt incurred? 9/15/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.4 **Chase Card** Last 4 digits of account number 9983 \$4.934.00 Nonpriority Creditor's Name Opened 10/01/15 Last Active Po Box 15298 When was the debt incurred? 9/09/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Credit Card

☐ Debts to pension or profit-sharing plans, and other similar debts

Document Page 22 of 54 Case number (if know) Debtor 1 Jimme Gallegos 4.5 \$434.00 **Chase Card** Last 4 digits of account number 2158 Nonpriority Creditor's Name Opened 10/01/14 Last Active Po Box 15298 When was the debt incurred? 10/02/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.6 Chld/cbna 1496 Last 4 digits of account number \$42.00 Nonpriority Creditor's Name Opened 5/01/13 Last Active Po Box 6497 When was the debt incurred? 9/12/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.7 Citi Last 4 digits of account number 1405 \$4.716.00 Nonpriority Creditor's Name Opened 12/01/14 Last Active Po Box 6241 When was the debt incurred? 9/21/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Credit Card

☐ Debts to pension or profit-sharing plans, and other similar debts

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Case number (if know) Debtor 1 Jimme Gallegos 4.8 \$44.00 Citi-shell Last 4 digits of account number 0578 Nonpriority Creditor's Name Opened 8/01/14 Last Active Po Box 6497 When was the debt incurred? 9/15/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.9 Comenity Bank/abcr&fch 9604 Last 4 digits of account number \$1,326.00 Nonpriority Creditor's Name Opened 11/01/12 Last Active Po Box 182789 When was the debt incurred? 9/17/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Comenity Bank/express 9828 \$1,150.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/12 Last Active Po Box 182789 When was the debt incurred? 9/11/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know) Debtor 1 Jimme Gallegos 4.1 \$907.00 Comenitycapital/gmstop 5380 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/14 Last Active Po Box 182120 When was the debt incurred? 8/28/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes Credit One Bank Na 9322 \$1,167.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/11 Last Active Po Box 98872 When was the debt incurred? 9/18/16 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.1 **Dsnb Macys** 7880 \$881.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/01/14 Last Active 9111 Duke Blvd When was the debt incurred? 8/26/16 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Official Form 106 E/F

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Case number (if know) Debtor 1 Jimme Gallegos 4.1 5285 \$544.00 **First Premier Bank** Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/10 Last Active 601 S Minnesota Ave When was the debt incurred? 9/08/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 First Premier Bank 1309 \$453.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/13 Last Active 601 S Minnesota Ave 9/08/16 When was the debt incurred? Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4 1 Gc Services 3713 \$95.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 6330 Gulfton St Ste 400 When was the debt incurred? Houston, TX 77081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 11 Sprint ☐ Yes

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Case number (if know) Debtor 1 Jimme Gallegos 4.1 **Kay Jewelers** 1581 \$1,391.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/12 Last Active 375 Ghent Rd When was the debt incurred? 8/26/16 Akron, OH 44333 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Merrick Bank 0023 \$1,954.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 3/01/12 Last Active Po Box 9201 When was the debt incurred? 9/11/16 Old Bethpage, NY 11804 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.1 Syncb/amazon 6353 \$2,957.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/12 Last Active Po Box 965015 When was the debt incurred? 9/11/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Jimme Gallegos 4.2 \$1,453.00 Syncb/gap 8834 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 7/01/12 Last Active Po Box 965005 When was the debt incurred? 9/12/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Syncb/old Navy 4926 \$2,240.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/01/11 Last Active Po Box 965005 When was the debt incurred? 8/26/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.2 Syncb/paypal Extras Mc 8430 \$2,283.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/01/16 Last Active Po Box 965005 When was the debt incurred? 8/28/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Case number (if know)

DCD	Jilline Gallegos							
4.2 3	Syncb/walmart Nonpriority Creditor's Name	Last 4 digits of account number	9543	\$1,802.00				
	Po Box 965024 El Paso, TX 79998	When was the debt incurred?	Opened 12/01/13 Last Active 9/12/16					
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	□ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
	No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify Charge Acc	count					
4.2 4	Td Bank Usa/targetcred	Last 4 digits of account number	2319	\$566.00				
	Nonpriority Creditor's Name		Opened 12/01/11 Last Active					
	Po Box 673	When was the debt incurred?	9/08/16					
	Minneapolis, MN 55440  Number Street City State Zlp Code	As of the date you file, the claim						
	Who incurred the debt? Check one.	As of the date you me, the olding	S. Olleck all that apply					
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	☐ Yes	Other. Specify Credit Card	<u> </u>					
4.2 5	Turner Acceptance Crp	Last 4 digits of account number	2089	\$2,100.00				
	Nonpriority Creditor's Name		Opened 6/01/16 Last Active					
	5900 W Howard St Skokie, IL 60077	When was the debt incurred?	9/22/16					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.	_						
	Debtor 1 only	Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	a ciann:					
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims						
	■ No	Debts to pension or profit-sharin	og plans, and other similar debts					
	☐ Yes							
	□ res	Other. Specify Unsecured						

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Jimme Gallegos

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim
Total claims	OI.	otacii isalis	Oi.	Φ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	37,429.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	37,429.00

Fill in this information to identify your case:					
Debtor 1	Jimme Gallegos				
	First Name	Middle Name	Last Name	<del></del>	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 W. Atiff
6157 W. Montrose
Chicago, IL 60634

State what the contract or lease is for
Yearly Lease

		Document	Page 31 of 5	54	_
Fill in th	is information to identify your	case:			
Debtor 1	Jimme Gallegos				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		Middle Name	Last Name		
United S	tates Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS		
Case nu (if known)	mber				☐ Check if this is an amended filing
	al Form 106H <b>dule H: Your Cod</b>	ebtors			12/15
eople a ill it out, our nam	re filing together, both are equ	ally responsible for supplying boxes on the left. Attach the A. Answer every question.	correct information. Additional Page to th	. If more space is nis page. On the to	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
1. 0	o you have any codebiors: (ii	you are ming a joint case, do no	t list either spouse as	a codebior.	
□N	0				
Y	es				
	lithin the last 8 years, have yoυ ona, California, Idaho, Louisiana,				
_	o. Go to line 3.				
ЦY	es. Did your spouse, former spou	use, or legal equivalent live with	you at the time?		
in liı Forr	ne 2 again as a codebtor only i	f that person is a guarantor or	r cosigner. Make sur	e you have listed	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The cr Check all schedu	reditor to whom you owe the debt les that apply:
3.1	Maria Coco 6157 W. Montrose Ave. , A Chicago, IL 60634	Apt. 3S		■ Schedule D, □ Schedule E/R □ Schedule G Toyota Motor (	F, line

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E-11									
	in this information to identify your captor 1  Jimme Galle								
1	otor 2	<b>3</b> -0							
'	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
Case number (If known)						Check if this is:  An amended filing A supplement showing postpetition chapter 13 income as of the following date:			
0	fficial Form 106l					MM / DD/ \	YYYY		
S	chedule I: Your Inc	ome					12/	1!	
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing with a spouse is not filling with a spouse is not	ng jointly, and your spo th you, do not include	ouse i inforr	s living nation a	with you, included the second with your specific with the second with the seco	ude information about your ouse. If more space is needed	,	
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed			☐ Empl	☐ Employed		
		Employment status	□ Not employed			☐ Not employed			
	employers.	Occupation	Waiter						
	Include part-time, seasonal, or self-employed work.	Employer's name	Artistic Cuisine						
	Occupation may include student or homemaker, if it applies.	Employer's address	16 S. Bothwell Palatine, IL 60067						
		How long employed th	nere? 9 years						
Pai	Give Details About Mor	thly Income							
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to repo	ort for	any line,	write \$0 in the	space. Include your non-filing		
	u or your non-filing spouse have mo e space, attach a separate sheet to		mbine the information fo	or all e	mployer	s for that perso	on on the lines below. If you nee	d	
					Fo	r Debtor 1	For Debtor 2 or non-filing spouse		
2.	List monthly gross wages, sala deductions). If not paid monthly, or			2.	\$	1,473.33	\$ <b>N/A</b> _		
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$ <b>N/A</b>		

Calculate gross Income. Add line 2 + line 3.

4. \$ 1,473.33

N/A

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Deb	tor 1	Jimme Gallegos		Ca	ase number (if ki	nown)			
				F	For Debtor 1			Debtor 2 or	1
	Cop	py line 4 here	4.	9	1,47	3.33	\$	N/A	
E	Lie								_
5.		t all payroll deductions:	<b>-</b> -	4			•	A1/A	
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.			6.71	\$_ \$	N/A N/A	_
	5c.	Voluntary contributions for retirement plans	5c.			0.00	\$	N/A N/A	_
	5d.	Required repayments of retirement fund loans	5d.			0.00	\$_	N/A	_
	5e.	Insurance	5e.			0.00	\$_	N/A	_
	5f.	Domestic support obligations	5f.	9		0.00	\$_	N/A	_
	5g.	Union dues	5g.	. 9		0.00	\$_	N/A	_
	5h.	Other deductions. Specify:	5h.			0.00	+ \$ _	N/A	_
6.	Add	d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	210	6.71	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,250	6.62	\$	N/A	_
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							_
	01	monthly net income.	8a.			0.00	\$_	N/A	_
	8b. 8c.	Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent	8b.	. \$		0.00	\$_	N/A	-
	ос.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	9	5 (	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	. 9	6	0.00	\$_	N/A	_
	8e.	Social Security	8e.	. \$	6	0.00	\$	N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	9	6 (	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	. \$	6	0.00	\$	N/A	_
	8h.	Other monthly income. Specify: Lyft	_ 8h.	+ \$		4.24	+ \$ _	N/A	_
		Cash from artistic cuisines	_	9	2,42	5.00	\$	N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,589	9.24	\$_	N//	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	3,845.86	1 6		N/A = \$	3,845.86
10.		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ	3,043.00			- N/A -   Ψ -	3,043.00
11.	Sta Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe				,	Schedule J. 11. +\$	0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certaillies						12. \$	3,845.86
								Combi	ned v income
13.	Do	you expect an increase or decrease within the year after you file this form No.	?					month	y income
		Yes. Explain:			<del></del>				

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to identify your case:				
Deb	otor 1 Jimme Gallegos		Check	if this is:	
Deh	otor 2		= .	n amended filing	ving postpetition chapter
1	ouse, if filing)				the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLI	NOIS	N	IM / DD / YYYY	
1	se numbernown)				
Of	fficial Form 106J				
	chedule J: Your Expenses				12/15
info	as complete and accurate as possible. If two married people a ormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
Par					
1.	Is this a joint case?  No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expense	es for Separate House	hold of Debto	r 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and  Yes. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes ☐ No
					☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include ■ No				□ res
	expenses of people other than yourself and your dependents?				
Par	t 2: Estimate Your Ongoing Monthly Expenses				
exp	timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a sup plicable date.				
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I:</i> ficial Form 106I.)			Your expe	enses
4.	The rental or home ownership expenses for your residence.	Include first mortgage	e .		
	payments and any rent for the ground or lot.		4. \$		600.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	Home maintenance, repair, and upkeep expenses     Homeowner's association or condominium dues		4c. \$ 4d. \$		0.00 0.00
5.	Additional mortgage payments for your residence, such as h	nome equity loans	5. \$		0.00

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Case number (if known)	
s 6a. \$	100.00
lection 6b. \$	0.00
	185.00
6d. \$	0.00
· -	380.00
·	100.00
	125.00
rvices 10. \$	90.00
11. \$	50.00
intenance, bus or train fare.	350.00
12. 4	
on, newspapers, magazines, and books	0.00
eligious donations 14. \$	0.00
ed from your pay or included in lines 4 or 20.	
15a. \$	90.00
15b. \$	75.00
15c. \$	150.00
15d. \$	0.00
ucted from your pay or included in lines 4 or 20.	
16. \$	0.00
	550.00
2 17b. \$	0.00
17c. \$	0.00
17d. \$	0.00
intenance, and support that you did not report as	0.00
e 5, Schedule I, Your Income (Official Form 1061).	,000.00
upport others who do not live with you.	0.00
19.	
not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
rty 20a. \$	0.00
20b. \$	0.00
·	
·	0.00
ipkeep expenses 20d. \$	0.00
or condominium dues 20e. \$	0.00
21. +\$	0.00
ses	45.00
	10.00
·	
result is your monthly expenses. \$ 3,84	45.00
	045.00
	,845.86
es from line 22c above. 23b\$	,845.00
	0.86
net income.	0.00
degrees in your expanses within the year after you file this form?	
	herause r
	Jouanse U
· - <del> ·</del>	
ome. ed monthly income) from Schedule I. 23a. \$	,8 <sub>4</sub>

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Fill in this in	formation to identify your	case:					
Debtor 1	Jimme Gallegos	Jimme Gallegos					
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case numbe (if known)	r				☐ Check if this is an amended filing		
Official Fo	orm 106Dec						
Declar	ation About a	an Individual	<b>Debtor's Sc</b>	hedules	12/15		
years, or both	oney or property by fraud in h. 18 U.S.C. §§ 152, 1341, 1		kruptcy case can result i	n fines up to \$250,00	00, or imprisonment for up to 20		
Did you	ı pay or agree to pay some	one who is NOT an attor	ney to help you fill out b	pankruptcy forms?			
■ No							
☐ Ye	s. Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)		
	enalty of perjury, I declare y are true and correct.	that I have read the sum	mary and schedules file	d with this declaration	on and		
X /s/ 、	Jimme Gallegos		X				
Jim	me Gallegos nature of Debtor 1		Signature of	Debtor 2			

Date \_\_\_\_\_

Date **October 24, 2016** 

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Fill in	this inform	ation to identify you	r case:			
Debto		Jimme Gallegos				
Dobto	•	First Name	Middle Name	Last Name		
Debtoi (Spouse		First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case i	number					Check if this is an amended filing
	cial For		Affaira far Iralisi	duals Filing for	Daniem materi	
Stat	ement (	of Financial	Affairs for indivi	duals Filing for I	Вапкгиртсу	4/10
inform	ation. If mo er (if known)	ore space is needed, . Answer every que	attach a separate sheet to	this form. On the top of a	e equally responsible for sunny additional pages, write yo	
1. W	hat is your	current marital statu	ıs?			
	Married Not marri	ied				
2. Dı	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do r	not include where you live no	ow.	
D	ebtor 1 Prid	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	Address:	Dates Debtor 2 lived there
					inity property state or territo Rico, Texas, Washington and	
	No					
	Yes. Mak	e sure you fill out Scl	nedule H: Your Codebtors (C	Official Form 106H).		
Part 2	Explain	the Sources of You	r Income			
Fi	ll in the total	amount of income yo	u received from all jobs and	ng a business during this all businesses, including pa ve together, list it only once		endar years?
	l No					
	Yes. Fill i	n the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$12,000.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Jimme Gallegos

				Debtor 1			De	btor 2		
				Sources of income Check all that apply.	(befo	ss income ore deductions and usions)	So	urces of ince		Gross income (before deductions and exclusions)
		ndar year: December (	31, 2015 )	■ Wages, commissions, bonuses, tips		\$36,000.00		Wages, com nuses, tips	missions,	
				☐ Operating a business				Operating a	ousiness	
		ndar year bef December 3		■ Wages, commissions, bonuses, tips		\$26,000.00		Wages, com nuses, tips	missions,	
				☐ Operating a business				Operating a	ousiness	
	Include income regardless of whether that income is taxable. Examples of <i>other income</i> are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No  Yes. Fill in the details.									
				Debtor 1			De	btor 2		
				Sources of income Describe below.	each (befo	ss income from source ore deductions and usions)		urces of inconscribe below.		Gross income (before deductions and exclusions)
Par	t 3: Lis	st Certain Pa	yments You	Made Before You Filed for I	Bankru	ptcy				
6.	□ No.	Neither De individual puring the No. Yes  * Subject to Debtor 1 of	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7 List below e	ach creditor to whom you pai editor. Do not include paymen payments to an attorney for the on 4/01/19 and every 3 years r both have primarily consure you filed for bankruptcy, disact creditor to whom you pai	d you paid a total attraction to the control of the	ebts. Consumer debase."  ay any creditor a total  of \$6,425* or more omestic support oblication of the constant of the constan	tal of \$6 in one igation or aft tal of \$6 and the f	or more pay s, such as ch er the date of 600 or more?	e? ments and the support and adjustment.	ne total amount you nd alimony. Also, do creditor. Do not
			include payı	ments for domestic support of this bankruptcy case.						
	Creditor	r's Name and	Address	Dates of payme	ent	Total amount paid	An	nount you still owe	Was this p	ayment for

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	No						
	Yes. List all payments to an insider.			-	_		
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a de	ebt that benefited an	
	■ No						
	☐ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name	
Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures					
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.						
	Case title	Nature of the case	Court or agency		Status of th	e case	
	Case number						
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  No. Go to line 11.		erty repossessed, f	foreclosed, garnis	shed, attached	l, seized, or levied?	
	☐ Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date		Value of the property	
		Explain what happened	d				
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fi	nancial institution	, set off any a	mounts from your	
	Creditor Name and Address	Describe the action the	e creditor took	Date taken	action was	Amount	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  No Yes		erty in the possess			fit of creditors, a	
Pa	t 5: List Certain Gifts and Contributions						
13.	■ No	otcy, did you give any gift	s with a total value	of more than \$60	0 per person?	,	
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600	Describe the gifts		Dates	s you gave	Value	
	per person  Person to Whom You Gave the Gift and	the Gift and					
	Address:						

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14.	Within 2 years before you filed for bankr  ■ No  □ Yes. Fill in the details for each gift or co		did you give any gifts or contributions with a totalion.	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
	Within 1 year before you filed for bankru or gambling?	ıptcy or	since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Include	the any insurance coverage for the loss the amount that insurance has paid. List pending not claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	s			
	consulted about seeking bankruptcy or	preparii	id you or anyone else acting on your behalf paying a bankruptcy petition? s, or credit counseling agencies for services require		ty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	<b>′</b> ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Thurston Law Firm 79 W. Monroe Suite 808 Chicago, IL 60603 cthurston@thurstonlawfirm.com		Attorney Fees	10/12/16	\$1,228.00
	DebtorCC 378 Summit Avenue Jersey City, NJ 07306		credit counseling	10/12/16	\$14.95
	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that	ditors o		or transfer any propei	rty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 **Jimme Gallegos** 

18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers mad include gifts and transfers that you have already  No  Yes. Fill in the details.	airs? he granting of a				
	Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and v property transferr		payme	ibe any property or ents received or debts n exchange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-protein No		y property to a	self-settle	d trust or similar device o	of which you are a
	☐ Yes. Fill in the details.					
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Insti	rumanta Safa Danasit	Payas and St	orogo Unit	•	muuc
rai	List of Certain Financial Accounts, insti	uments, sale Deposit	boxes, and So	orage onic	5	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated to the cooperative of the cooperati	other financial accour	nts; certificates	of deposi		
		ations, and other illiar	iciai ilistitutioni	э.		
	No No					
	Yes. Fill in the details.					
		ast 4 digits of account number	Type of accou	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ar before you filed for	bankruptcy, ar	ny safe dep	oosit box or other deposi	tory for securities,
	■ No					
	Yes. Fill in the details.					
		Maria de la deservación	1- 110	D	thtt-	D (1)
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your	home within 1	year befor	e you filed for bankruptc	y?
	No					
	Yes. Fill in the details.					
	Name of Storage Facility	Who else has or h	and access	Describe	the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S State and ZIP Code)		Describe	uie contents	have it?
Par	t 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ude any propert	ty you bori	owed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	t 10: Give Details About Environmental Infor	mation				
For	the purpose of Part 10, the following definition	ıs apply:				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 5

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Debtor 1 **Jimme Gallegos** 

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.								
Rep	ort a	all notices, releases, and proceedings that	at you know about, regardless of wher	the	y occurred.				
24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
		No							
		Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	i	Environmental law, if you know it	Date of notice			
25.	Hav	Have you notified any governmental unit of any release of hazardous material?							
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	i	Environmental law, if you know it	Date of notice			
26.	Hav	re you been a party in any judicial or adn	ninistrative proceeding under any envi	ronn	nental law? Include settlements a	nd orders.			
	■ No □ Yes. Fill in the details.								
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case			
Par	t 11:	Give Details About Your Business or	Connections to Any Business						
27.			•	v of	the following connections to any	husiness?			
21.	*****	ithin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
		☐ A member of a limited liability comp			-				
		☐ A partner in a partnership			,				
		☐ An officer, director, or managing exc	ecutive of a corporation						
		☐ An owner of at least 5% of the voting							
		No. None of the above applies. Go to P							
	_	Yes. Check all that apply above and fill		i_					
		siness Name	Describe the nature of the business		Employer Identification number				
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security	number or ITIN.			
					Dates business existed				
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all finstitutions, creditors, or other parties.					de all financial				
		No							
		Yes. Fill in the details below.							
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued						
	(Nu	mber, Street, City, State and Zir Code)							

Part 12: Sign Below

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Debtor 1 Jimme Gallegos

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jimme Gallegos Signature of Debtor 2 Jimme Gallegos Signature of Debtor 1 Date October 24, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:			
Debtor 1	Jimme Gallegos				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Fo		n for Indiv	riduals Filing Uı	nder Chapter	7 12/15
	lividual filing under cha	-	l out this form if:		
You must file thi	ever is earlier, unless th	ithin 30 days after	ot expired. you file your bankruptcy pet e time for cause. You must a		
	eople are filing togethe	r in a joint case, bo	th are equally responsible fo	r supplying correct info	rmation. Both debtors must
	and accurate as possib our name and case nur		needed, attach a separate s	heet to this form. On the	top of any additional pages,
Part 1: List Y	our Creditors Who Have	e Secured Claims			
		art 1 of Schedule D	: Creditors Who Have Claims	Secured by Property (C	Official Form 106D), fill in the
information be Identify the cr	elow. editor and the property t	hat is collateral	What do you intend to do secures a debt?	with the property that	Did you claim the property as exempt on Schedule C?
	Nissan Motor Accepta	anc	☐ Surrender the property.		□ No
name:			<ul><li>☐ Retain the property and</li><li>☐ Retain the property and</li></ul>		■ Yes
	2016 Nissan Sentr	a S 10000	Reaffirmation Agreemer	nt.	
property securing debt	miles :		☐ Retain the property and [	explain]:	
Creditor's <b>T</b>	Toyota Motor Credit		■ Surrender the property.		□ No
name:			Retain the property and		■ \/
Description of	2014 Toyota Rav4	30k miles	Retain the property and e Reaffirmation Agreement	enter into a	Yes
property securing debt	miles		☐ Retain the property and [		
Creditor's V	Vyndham Vaca		■ Surrender the property.		□No
name:			Retain the property and		■ Yes
Description of	Timeshare in Wisc	onsin	Retain the property and e	nt.	■ res
property			☐ Retain the property and [	explain]:	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Jimme Gallegos	Case number (if known)	
securir	ng debt:		
D 40			
For any u	ormation below. Do not list real estate leas	ases listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G es. Unexpired leases are leases that are still in effect; the lease period has not yet enc ase if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	), fill led.
Describe	your unexpired personal property leases	Will the lease be assumed?	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Lessor's	name: on of leased	□ No	
Property:		☐ Yes	
Part 3:	Sign Below		
Under pe	nalty of perjury, I declare that I have indica that is subject to an unexpired lease.	ted my intention about any property of my estate that secures a debt and any persona	ıl
	Jimme Gallegos	X Signature of Debtor 2	
	ime Gallegos nature of Debtor 1	Signature of Debtor 2	
Date	October 24, 2016	Date	
	· · · · · · · · · · · · · · · · · · ·		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-33927 Doc 1 Filed 10/24/16 Entered 10/24/16 20:11:25 Desc Main Document Page 50 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Jimme Gallegos		Case N	0.	
		Debtor(s)	Chapte	<b>7</b>	
	DISCLOSURE OF COMPE	ENSATION OF ATTO	RNEY FOR	DEBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 compensation paid to me within one year before the filible rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy.	or agreed to be p	aid to me, for services	
	For legal services, I have agreed to accept		\$	1,228.00	
	Prior to the filing of this statement I have received			1,228.00	
	Balance Due			0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are m	embers and associates	of my law firm.
	☐ I have agreed to share the above-disclosed compensory of the agreement, together with a list of the na				y law firm. A
5.	In return for the above-disclosed fee, I have agreed to r	render legal service for all aspect	s of the bankrupto	ey case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rend</li> <li>b. Preparation and filing of any petition, schedules, sta</li> <li>c. Representation of the debtor at the meeting of credit</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applications</li> <li>522(f)(2)(A) for avoidance of liens on home</li> </ul>	ntement of affairs and plan which tors and confirmation hearing, and reduce to market value; exc ons as needed; preparation	n may be required; and any adjourned le emption plannii	nearings thereof;	d filing of
5.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any diany other adversary proceeding.			nces, relief from s	ay actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	ny agreement or arrangement for	payment to me for	or representation of the	e debtor(s) in
_	October 24, 2016	/s/ Christine Thu	ston		
I	Date	Christine Thursto			
		Signature of Attorne <b>Thurston Law Fi</b> i	•		
		79 W. Monroe			
		Suite 915 Chicago, IL 6060	3		
		312-818-8008 Fa		Ī	
		cthurston@thurs	tonlawfirm.con	1	
		Name of law firm			

### United States Bankruptcy Court Northern District of Illinois

In re	Jimme Gallegos		Case No.	
		Debtor(s)	Chapter 7	
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors: 29		
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to th	e best of my
Date:	October 24, 2016	/s/ Jimme Gallegos Jimme Gallegos Signature of Debtor		

Bby/cbna Po Box 6497 Sioux Falls, SD 57117

Capital One Bank Usa N Po Box 30281 Salt Lake City, UT 84130

Capital One Bank Usa N Po Box 30281 Salt Lake City, UT 84130

Chase Card Po Box 15298 Wilmington, DE 19850

Chase Card Po Box 15298 Wilmington, DE 19850

Chld/cbna Po Box 6497 Sioux Falls, SD 57117

Citi Po Box 6241 Sioux Falls, SD 57117

Citi-shell Po Box 6497 Sioux Falls, SD 57117

Comenity Bank/abcr&fch Po Box 182789 Columbus, OH 43218

Comenity Bank/express Po Box 182789 Columbus, OH 43218

Comenitycapital/gmstop Po Box 182120 Columbus, OH 43218 Credit One Bank Na Po Box 98872 Las Vegas, NV 89193

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gc Services 6330 Gulfton St Ste 400 Houston, TX 77081

Kay Jewelers 375 Ghent Rd Akron, OH 44333

Maria Coco 6157 W. Montrose Ave., Apt. 3S Chicago, IL 60634

Merrick Bank Po Box 9201 Old Bethpage, NY 11804

Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266

Syncb/amazon Po Box 965015 Orlando, FL 32896

Syncb/gap Po Box 965005 Orlando, FL 32896 Syncb/old Navy Po Box 965005 Orlando, FL 32896

Syncb/paypal Extras Mc Po Box 965005 Orlando, FL 32896

Syncb/walmart Po Box 965024 El Paso, TX 79998

Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440

Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523

Turner Acceptance Crp 5900 W Howard St Skokie, IL 60077

Wyndham Vaca 10750 W Charleston Blvd Las Vegas, NV 89135